

The Social Security Statement: The Future's In Your Hands

In October, the Social Security Administration will begin mailing earnings and benefit estimate statements each year to all workers age 25 and older (about 125 million) who are not already receiving monthly Social Security benefits.

The four-page *Social Security Statement* is intended to help workers plan their financial future. The *Statement* provides estimates of Social Security retirement, disability and survivors benefits they and their family could be eligible to receive now and in the future.

The information in the *Social Security Statement* also provides workers with an easy way to determine whether their earnings (or self-employment income) are accurately posted on their Social Security record. It's important that earnings are correctly reported and recorded because the amount of a worker's future benefits will be based on his or her earnings record. The *Statement* tells how to correct inaccurately posted earnings.

Workers can expect to receive their *Statement* each year about three months before their birthday. For example, a person who was born in February can expect to receive his or her *Social Security Statement* in November.

Workers are encouraged to use the *Social Security Statement* to help them plan their financial future. By using the Social Security benefit estimates, they can better plan for their financial needs when they retire, or if they become disabled or die and leave survivors. Remember, Social Security is a foundation on which to build a more secure future.

Workers also are encouraged to keep their *Social Security Statements* in a safe location with their other personal papers.

For more information about Social Security benefits, call or visit a local Social Security office; call this toll-free number, 1-800-772-1213; or visit this website, www.ssa.gov.

